

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-19962 SLM  
JORGE PAUTA  
EDNA FLORES, Judge: MEISEL  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ Modified/Notice Required    Date: March 13, 2020  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR Initial Debtor: JP Initial Co-Debtor: EF

## Part 1: Payment and Length of Plan

a. The debtor shall pay \$           \*\*           per           MONTH           to the Chapter 13 Trustee, starting on           JUNE OF 2019           for approximately           60           months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

- ☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

- \*\* i. \$4,262 paid in to date through March 1, 2020 (over ten (10) months);  
ii. \$510 per month, starting April 1, 2020, for a period of fifty (50) months

**Part 2: Adequate Protection** ☒ **NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION	NONE AS TO DOMESTIC SUPPORT	\$4,000 Balance Legal Fee Due

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
M&T BANK	MORTGAGE ARREARS PERTAINING TO RP RE: 149 ASTOR ST., NEWARK, NJ	Total: 21,662.65 \$10,088.34 (Pre-Pet. Arrears); \$11,043.31 (Post-Pet. Arrears); \$531 Legal Mortgagee	N/A	\$21,662.65, CONSISTING OF PRE-PET. ARREARS, POST-PET. ARREARS AND LEGAL FEES	CONT'D PAYMENTS STARTING TO BE PAID BY THE DEBTORS DIRECTLY TO M&T BANK

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
CAPITAL ONE AUTO FINANCE	AUTO LOAN ARREARS RE: 2016 CHRYSLER TOWN AND COUNTRY	\$422.62	N/A	\$422.62	CONT'D PAYMENTS TO CAPITAL ONE STARTING 6-1-19 AND THEREAFTER

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
CITY OF NEWARK, WATER AND SEWER DEPARTMENT	UNPAID WATER AND SEWER CHARGES PERTAINING TO REAL PROPERTY RE: 149 ASTOR ST., NEWARK, NJ	\$300

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE:** All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees & Supp. Counsel Fees (Fully paid before other Claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: MAY 30, 2019.

Explain below **why** the plan is being modified:

TO ADDRESS THE POST-PETITION MORTGAGE ARREARS WHICH ARE BEING PROVIDED FOR IN THE PLAN. NO MATERIAL CHANGE IN PAYMENTS BETWEEN THE PLAN AND MODIFIED CONFIRMATION ORDER.

Explain below **how** the plan is being modified:

THE PLAN TERM IS BEING EXTENDED TO SIXTY MONTHS (FROM 36) AND PAYMENTS ARE INCREASING SLIGHTLY TO \$510 PER MONTH, STARTING IN APRIL OF 2020 FOR A PERIOD OF FIFTY (50) MONTHS. POST-PETITION MORTGAGE ARREARS AND LEGAL FEES AND COSTS RE: POST PET. MORTGAGE DEFAULT, ARE BEING PAID THROUGH THE PLAN.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: MARCH 13, 2020

/S/ JORGE L. PAUTA  
Debtor

Date: MARCH 13, 2020

/S/ EDNA G. FLORES  
Joint Debtor

Date: MARCH 13, 2020

/S/ HERBERT B. RAYMOND, ESQ.  
Attorney for Debtor(s)

## Certificate of Notice Page 11 of 15

United States Bankruptcy Court  
District of New JerseyIn re:  
Jorge L Pauta  
Edna G Flores  
DebtorsCase No. 19-19962-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 5  
Total Noticed: 139

Date Rcvd: Mar 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2020.

db/jdb +Jorge L Pauta, Edna G Flores, 149 Astor Street, 1st Floor, Newark, NJ 07114-2711  
518249486 +AES, PO Box 2461, Harrisburg, PA 17105-2461  
518249487 +Aes/Pheaa, Attn: Bankruptcy Department, PO Box 2461, Harrisburg, PA 17105-2461  
518249488 +Aes/Pheaa, PO Box 61047, Harrisburg, PA 17106-1047  
518249499 +AmSher Collection Service, 4524 Southlake Parkway, Hoover, AL 35244-3270  
518249503 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, PO Box 982238, El Paso, TX 79998)  
518249502 +Bank Of America, 4909 Savarese Circle, Tampa, FL 33634-2413  
518249504 Bank of America, PO Box 220411, Greensboro, NC 27420  
518249505 +Bank of America, 100 North Tron Street, Charlotte, NC 28255-0001  
518293583 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
518249530 ++CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043  
(address filed with court: Citicorp Credit Services, Inc., 7920 NW 110th Street,  
Kansas City, MO 64153)  
518249510 +Cablevision, PO Box 9202, Uniondale, NY 11555-9202  
518249512 +Capital One Auto, PO Box 261930, Plano, TX 75026-1930  
518249521 +Chase Auto Finance, PO Box 901003, Ft Worth, TX 76101-2003  
518249523 +Chase Bank, PO Box 659732, San Antonio, TX 78265-9732  
518249524 +Citibank, PO Box 6497, Sioux Falls, SD 57117-6497  
518249525 +Citibank, PO Box 6500, Sioux Falls, SD 57117-6500  
518249526 Citibank, PO Box 6405, The Lakes, NV 88901-6405  
518249527 +Citibank/The Home Depot, Attn: Centralized Bankruptcy, PO Box 790034,  
St Louis, MO 63179-0034  
518249528 +Citicards, PO Box 183068, Columbus, OH 43218-3068  
518249529 +Citicorp Credit Services, PO Box 91600, Albuquerque, NM 87199-1600  
518249531 +City of Newark, Division of Water Accounting and Cust. S, 920 Broad Street, Rm. 117,  
Newark, NJ 07102-2609  
518249532 +City of Newark, PO Box 538, Water / Sewer Accounting, Newark, NJ 07101-0538  
518249533 +City of Newark / Water, PO Box 64000, Newark, NJ 07101-8068  
518249534 +City of Newark Dept. of Water & Sewer, Law Dept. RM 316, 920 Broad Street,  
Newark, NJ 07102-2672  
518249541 EOS CCA, PO Box 981002, Boston, MA 02298-1002  
518249542 +EZ Pass, PO Box 52005, Newark, NJ 07101-8205  
518249543 +EZ Pass, NJ Service Center, 375 McCarter Highway, Newark, NJ 07114-2563  
518249544 +EZ Pass, PO Box 4973, Trenton, NJ 08650-4973  
518249545 +EZ Violations Bureau, PO Box 52005, Newark, NJ 07101-8205  
518249546 +First Premier, PO Box 5507, Sioux Falls, SD 57117-5507  
518249549 +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
518249547 +First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524  
518249550 First Premier Bank, PO Box 5147, Sioux Falls, SD 57117-5147  
518249551 +First Premier Bank, Attn: Correspondence Department, PO Box 5525,  
Sioux Falls, SD 57117-5525  
518249557 ++Hy Cite Enterprises, LLC, Attn: Bankruptcy, 333 Holtzman Road, Madison, WI 53713-2109  
518249558 ++Hy Cite Enterprises, LLC/Royal Prestige, 333 Holtzman Rd, Madison, WI 53713-2109  
518249559 ++Hy Cite Finance, 333 Holtzman Road, Madison, WI 53713-2109  
518249560 +IC Systems, PO Box 64378, Saint Paul, MN 55164-0378  
518249562 +Kahuna Payment Solutions, Attn: Bankruptcy Department, 2714 McGraw Drive,  
Bloomington, IL 61704-6012  
518249572 +Midland Funding, PO Box 2001, Warren, MI 48090-2001  
518249573 +NJ EZ Pass Service Center, PO Box 4973, Trenton, NJ 08650-4973  
518249580 +Onemain Financial, 655 Kearny Avenue, Suite 101, Kearny, NJ 07032-2942  
518249581 PHEAA, PO Box 8147, Philadelphia, PA 19102  
518249582 +Pressler, Felt, & Warshaw, LLP ESQ, 7 Entin Road, Parsippany, NJ 07054-5020  
518249594 +Summit Medical Group, PO Box 8549, Belfast, ME 04915-8549  
518249595 +Summit Medical Group, 1 Diamond Hill Road, Berkeley Heights, NJ 07922-2104  
518249593 +Summit Medical Group, Business Operations, 150 Floral Avenue,  
New Providence, NJ 07974-1557  
518249613 ++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001  
(address filed with court: Wells Fargo Bank, Attn: Bankruptcy Dept, PO Box 6429,  
Greenville, SC 29606)  
518249609 +Wakefield & Associates, Attn: bankruptcy, 7005 Middlebrook Pike,  
Knoxville, TN 37909-1156  
518249610 +Wakefield & Associates, PO Box 50250, Knoxville, TN 37950-0250  
518249612 +We Florida Financial, PO Box 77404, Ewing, NJ 08628-6404  
518249611 +We Florida Financial, Attn: Bankruptcy, PO Box 14548, Fort Lauderdale, FL 33302-4548  
518249616 Wells Fargo Bank, PO Box 1225, Charlotte, NC 28201-1225  
518249615 +Wells Fargo Bank, Attn: Collections Manager, 7000 Vista Drive,  
West Des Moines, IA 50266-9310  
518249614 Wells Fargo Bank, Credit Bureau Dispute Resoluti, Des Moines, IA 50306  
518249617 +Wells Fargo Bank, Attn: National Asset Recovery, PO Box 701, Chesterfield, MO 63006-0701  
518347140 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
Des Moines, IA 50306-0438  
518249619 Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306-0347

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Page 2 of 5  
Total Noticed: 139

Date Rcvd: Mar 16, 2020

518249621 +Wells Fargo Card Services, PO Box 77053, Minneapolis, MN 55480-7753  
518249620 +Wells Fargo Card Services, PO Box 6412, Carol Stream, IL 60197-6412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 17 2020 02:20:13 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 17 2020 02:20:04 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 17 2020 02:26:58  
Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP,  
4515 N Santa Fe Ave. Dept. APS, Oklahoma City,, OK 73118-7901

cr +E-mail/PDF: gecsed@recoverycorp.com Mar 17 2020 02:24:55  
Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

518249497 E-mail/Text: ebnbankruptcy@ahm.honda.com Mar 17 2020 02:20:33 American Honda Finance,  
Attn: Bankruptcy, PO Box 168088, Irving, TX 75016

518274805 E-mail/Text: ebnbankruptcy@ahm.honda.com Mar 17 2020 02:20:33  
American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,  
Irving, TX 75016-8088

518249554 E-mail/Text: ebnbankruptcy@ahm.honda.com Mar 17 2020 02:20:33 Honda,  
National Service Center, PO Box 165378, Irving, TX 75016

518249556 E-mail/Text: ebnbankruptcy@ahm.honda.com Mar 17 2020 02:20:33 Honda Finance, PO Box 7829,  
Philadelphia, PA 19101-7870

518249500 +E-mail/Text: g20956@att.com Mar 17 2020 02:21:13 AT& Mobility Inc., One AT&T Way,  
Room 31104, Bedminster, NJ 07921-2693

518249501 +E-mail/Text: g20956@att.com Mar 17 2020 02:21:13 AT&T Mobility, PO Box 537104,  
Atlanta, GA 30353-7104

518346958 +E-mail/Text: g20956@att.com Mar 17 2020 02:21:13 AT&T Mobility II LLC,  
%AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104,  
BEDMINSTER, NJ. 07921-2693

518249490 +E-mail/Text: backoffice@affirm.com Mar 17 2020 02:22:12 Affirm Inc,  
650 California St Fl 12, San Francisco, CA 94108-2716

518249489 +E-mail/Text: backoffice@affirm.com Mar 17 2020 02:22:12 Affirm Inc, Affirm Incorporated,  
PO Box 720, San Francisco, CA 94104-0720

518249493 +E-mail/Text: EBNProcessing@afni.com Mar 17 2020 02:20:31 Afni, 404 Brook Drive,  
PO Box 3517, Bloomington, IL 61702-3517

518249494 +E-mail/Text: EBNProcessing@afni.com Mar 17 2020 02:20:31 Afni, PO Box 3427,  
Bloomington, IL 61702-3427

518249495 +E-mail/Text: EBNProcessing@afni.com Mar 17 2020 02:20:31 Afni, Inc., Attn: Bankruptcy,  
PO Box 3427, Bloomington, IL 61702-3427

518249496 +E-mail/Text: EBNProcessing@afni.com Mar 17 2020 02:20:31 Afni, Inc., Po Box 3097,  
Bloomington, IL 61702-3097

518249498 +E-mail/Text: bsimmons@amsher.com Mar 17 2020 02:21:05 AmSher Collection Service,  
4524 Southlake Parkway, Ste 15, Hoover, AL 35244-3271

518317806 E-mail/PDF: resurgentbknofications@resurgent.com Mar 17 2020 02:25:19  
Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587

518249518 +E-mail/Text: ering@cbhv.com Mar 17 2020 02:19:57 CB/ HV, PO Box 831,  
Newburgh, NY 12551-0831

518249519 +E-mail/Text: ering@cbhv.com Mar 17 2020 02:19:57 CB/ HV, 155 North Plank Road,  
PO Box 831, Newburgh, NY 12551-0831

518249509 +E-mail/Text: bcwrtoff@cablevision.com Mar 17 2020 02:21:49 Cable Vision,  
360 Central Avenue, Newark, NJ 07103-2808

518249511 E-mail/Text: bcwrtoff@cablevision.com Mar 17 2020 02:21:49 Cablevision, 6 Corporate Drive,  
Melville, NY 11747

518249513 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Mar 17 2020 02:26:10 Capital One Auto,  
PO Box 260848, Plano, TX 75026-0848

518249515 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Mar 17 2020 02:25:19  
Capital One Auto Finance, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

518249516 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Mar 17 2020 02:25:19  
Capital One Auto Finance, Po Box 259407, Plano, TX 75025-9407

518249517 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Mar 17 2020 02:26:09  
Capital One Auto Finance, 3901 N Dallas Parkway, Plano, TX 75093-7864

518259935 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 17 2020 02:25:59  
Capital One Auto Finance, a division of, AIS Portfolio Services, LP,  
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

518312673 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 17 2020 02:25:10

518249520 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360  
+E-mail/Text: bk.notifications@jpmchase.com Mar 17 2020 02:19:41 Chase Auto Finance,  
Attn: Bankruptcy, PO Box 901076, Fort Worth, TX 76101-2076

518249535 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 17 2020 02:19:22 Comenity, PO Box 183003,  
Columbus, OH 43218-3003

518249537 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 17 2020 02:19:22 Comenity Bank,  
Attention: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686

518249536 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 17 2020 02:19:23 Comenity Bank,  
Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125

518249538 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 17 2020 02:19:23 Comenity Bank/Wayfair,  
Po Box 182789, Columbus, OH 43218-2789

518249539 +E-mail/Text: convergent@ebn.phinsolutions.com Mar 17 2020 02:20:56 Convergant Inc.,  
PO Box 9021, 800 SW 39th Street, Renton, WA 98057-4927

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 3 of 5  
Total Noticed: 139

Date Rcvd: Mar 16, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518249540 +E-mail/Text: convergent@ebn.phinsolutions.com Mar 17 2020 02:20:56 Convergant Outsourcing,  
PO Box 9004, Renton, WA 98057-9004

518356267 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 17 2020 02:27:29 Directv, LLC,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

518249555 E-mail/Text: ebnbankruptcy@ahm.honda.com Mar 17 2020 02:20:33 Honda Finance, PO Box 7870,  
Philadelphia, PA 19101-7870

518249522 E-mail/PDF: ais.chase.ebn@americaninfosource.com Mar 17 2020 02:26:48 Chase Bank,  
PO Box 15153, Wilmington, DE 19886

518369868 E-mail/Text: camanagement@mtb.com Mar 17 2020 02:19:18 Lakeview Loan Servicing LLC,  
c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840

518249567 +E-mail/Text: camanagement@mtb.com Mar 17 2020 02:19:18 M & T Mortgage, PO Box 1288,  
Buffalo, NY 14240-1288

518249564 E-mail/Text: camanagement@mtb.com Mar 17 2020 02:19:18 M & T Bank, Attn: Bankruptcy,  
PO Box 844, Buffalo, NY 14240

518249566 E-mail/Text: camanagement@mtb.com Mar 17 2020 02:19:18 M & T Bank, One Fountain Place,  
3rd Floor, Buffalo, NY 14203

518249565 E-mail/Text: camanagement@mtb.com Mar 17 2020 02:19:18 M & T Bank, Po Box 900,  
Millsboro, DE 19966

518249568 E-mail/Text: camanagement@mtb.com Mar 17 2020 02:19:18 M & T Mortgage Corp.,  
1 Fountain Plaza, Buffalo, NY 14240

518249570 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 17 2020 02:20:04 Midland Funding,  
2365 Northside Drive Ste 30, San Diego, CA 92108-2709

518249571 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 17 2020 02:20:04 Midland Funding,  
2365 Northside Drive, San Diego, CA 92108-2709

518249574 +E-mail/PDF: cbp@onemainfinancial.com Mar 17 2020 02:26:35 One Main Financial,  
PO Box 183172, Columbus, OH 43218-3172

518270173 +E-mail/PDF: cbp@onemainfinancial.com Mar 17 2020 02:26:35 OneMain, PO Box 3251,  
Evansville, IN 47731-3251

518249577 +E-mail/PDF: cbp@onemainfinancial.com Mar 17 2020 02:24:52 OneMain Financial,  
Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013

518249575 +E-mail/PDF: cbp@onemainfinancial.com Mar 17 2020 02:25:42 Onemain, PO Box 742536,  
Cincinnati, OH 45274-2536

518249576 +E-mail/PDF: cbp@onemainfinancial.com Mar 17 2020 02:26:36 Onemain, PO Box 9001122,  
Louisville, KY 40290-1122

518249579 +E-mail/PDF: cbp@onemainfinancial.com Mar 17 2020 02:26:35 Onemain Financial,  
PO Box 183172, Columbus, OH 43218-3172

518249578 +E-mail/PDF: cbp@onemainfinancial.com Mar 17 2020 02:26:35 Onemain Financial, PO Box 499,  
Hanover, MD 21076-0499

518370316 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 17 2020 02:25:13  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

518370317 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 17 2020 02:25:11  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541,  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

518370360 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 17 2020 02:27:04  
Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541

518323844 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 17 2020 02:20:38 Premier Bankcard, Llc,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

518249583 +E-mail/Text: clientservices@simonsagency.com Mar 17 2020 02:21:34 Simon's Agency, Inc.,  
Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026

518249587 +E-mail/Text: clientservices@simonsagency.com Mar 17 2020 02:21:34 Simon's Agency, Inc.,  
4963 Wintersweet Dr, Liverpool, NY 13088-2176

518249591 +E-mail/Text: clientservices@simonsagency.com Mar 17 2020 02:21:34 Simons Agency Inc,  
3713 Brewerton Road Ste 1, Syracuse, NY 13212-3843

518249592 +E-mail/Text: clientservices@simonsagency.com Mar 17 2020 02:21:34 Simons Agency Inc,  
4963 Wintersweet Drive, Liverpool, NY 13088-2176

518252042 +E-mail/PDF: gecsedirecoverycorp.com Mar 17 2020 02:24:55 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518249598 +E-mail/PDF: gecsedirecoverycorp.com Mar 17 2020 02:24:55 Synchrony Bank, PO Box 960013,  
Orlando, FL 32896-0013

518249596 +E-mail/PDF: gecsedirecoverycorp.com Mar 17 2020 02:24:55 Synchrony Bank, PO Box 965013,  
Orlando, FL 32896-5013

518249597 +E-mail/PDF: gecsedirecoverycorp.com Mar 17 2020 02:26:39 Synchrony Bank, PO Box 965015,  
Orlando, FL 32896-5015

518249599 +E-mail/PDF: gecsedirecoverycorp.com Mar 17 2020 02:24:54 Synchrony Bank/Walmart,  
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

518249600 +E-mail/PDF: gecsedirecoverycorp.com Mar 17 2020 02:24:54 Synchrony Bank/Walmart,  
Po Box 965024, Orlando, FL 32896-5024

518249601 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Mar 17 2020 02:24:51 T-Mobile,  
Bankruptcy, PO Box 37380, Albuquerque, NM 87176

518249602 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Mar 17 2020 02:24:52 T-Mobile,  
PO Box 742596, Cincinnati, OH 45274

518249603 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Mar 17 2020 02:24:51  
T-Mobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015

518263729 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 17 2020 02:25:33 T Mobile/T-Mobile USA Inc,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

518249604 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Mar 17 2020 02:26:35 T-Mobile Financial,  
PO Box 2400, Young America, MN 55553

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 4 of 5  
Total Noticed: 139

Date Rcvd: Mar 16, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518350428 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 17 2020 02:25:33 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
518249605 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Mar 17 2020 02:17:40  
Verizon, PO Box 15124, Albany, NY 12212-5124  
518249606 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Mar 17 2020 02:17:40  
Verizon Bankruptcy, 500 Technology Drive, Saint Charles, MO 63304-2225  
518249607 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Mar 17 2020 02:17:40  
Verizon Bankruptcy South, PO Box 25087, Wilmington, DE 19899-5087  
518249608 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Mar 17 2020 02:17:40  
Verizon Online, PO Box 12045, Trenton, NJ 08650-2045

TOTAL: 78

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518249553\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: Honda, PO Box 65507, Wilmington, DE 19808)  
518249491\* +Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716  
518249492\* +Affirm Inc, Affirm Incorporated, PO Box 720, San Francisco, CA 94104-0720  
518249508\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886)  
518249507\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982234, El Paso, TX 79998)  
518249514\* +Capital One Auto, PO Box 261930, Plano, TX 75026-1930  
518249552\* +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
518249548\* +First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524  
518249569\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M & T Mortgage Corp., 1 Fountain Plaza, Buffalo, NY 14240)  
518249584\* +Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026  
518249585\* +Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026  
518249586\* +Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026  
518249588\* +Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176  
518249589\* +Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176  
518249590\* +Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176  
518249506 ##+Bank of America, Attn: Bankruptcy, PO Box 26012, Greensboro, NC 27420-6012  
518249561 ##+IC Systems, 444 Highway 96 East, PO Box 64887, Saint Paul, MN 55164-0887  
518249563 ##+Kahuna Payment Solutions, 1602 Tullamore Avenue, Bloomington, IL 61704-9624  
518249618 ##+Wells Fargo Bank, PO Box 28724, Kansas City, MO 64188-8724

TOTALS: 0, \* 15, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 18, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on March 13, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com,  
bkggroup@kmlawgroup.com

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 5 of 5  
Total Noticed: 139

Date Rcvd: Mar 16, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Herbert B. Raymond on behalf of Joint Debtor Edna G Flores herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com

Herbert B. Raymond on behalf of Debtor Jorge L Pauta herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com

Kevin Gordon McDonald on behalf of Creditor LAKEVIEW LOAN SERVICING LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Phillip Andrew Raymond on behalf of Creditor LAKEVIEW LOAN SERVICING LLC phillip.raymond@mccalla.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7